





Employee Benefits Overview

2015



City of Maricopa Benefits Summary

The City of Maricopa offers full time employees and their eligible dependents a valuable benefits package effective the first of the following month from date of hire. An overview of benefits is depicted as follows:


Medical Health Insurance		
HSA OAP <i>(Health Savings Account Open Access Plus)</i> 	A High Deductible Health Plan (HDHP) which includes an HSA account where employee can choose to contribute money in addition to the City of Maricopa's semi-monthly contribution of \$50. Employee must meet elected coverage deductible then plan will pay 90% of covered services in network; employee is responsible for 10%. After employee meets out-of-pocket maximum, plan pays for covered services at 100% for the remainder of the benefit plan year.	
Annual Deductible <i>(Non-Embedded)</i>	Out-of-Pocket Maximum	Employee Cost
\$1,500 / Individual \$3,000 / Family	\$3,000 / Individual \$6,000 / Family	\$0.00 <i>(No employee premiums; City covers cost with carrier in its entirety)</i>
OAP PPO \$500 <i>(Open Access Plus)</i> 	A Preferred Provider Organization (PPO) plan with a lower deductible and co-payments. Employee must meet elected coverage deductible then plan will pay 80% of covered services in network; employee is responsible for 20%. After employee meets out of pocket maximum, plan pays for covered services at 100% for remainder of the benefit plan year. <i>(Co-payments do not count toward the deductible but are applicable to out-of-pocket annual maximum).</i>	
Annual Deductible		Out-of-Pocket Maximum
\$500 / Individual \$1,000 / Family		\$2,500 / Individual \$5,000 / Family
Employee Cost based on 24 Pay Periods		
4-tier cost <i>(semi-monthly)</i> contingent on employee's dependent coverage selected depicted as follows:		
Employee Only		\$48.69
Employee & Spouse		\$157.35
Employee & Children		\$137.60
Employee & Family		\$246.20

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Dental – DPPO Advantage

A total Dental PPO (DPPO) network allows for an employee to choose any dentist, in or out-of-network. Coverage includes most preventive procedures at no cost and not subject to deductible. Since DPPO is designed with such network flexibility, employee does not need a referral to see a specialist.

	DPPO Base Plan	DPPO Buy-up Plan
Annual Deductible	\$50 / Individual \$150 / Family	\$25 / Individual \$75 / Family
Annual Benefit (Per covered member)	\$2,500	\$5,000
Coverage Comments <i>(For details, refer to summary of benefits)</i>	Preventive and diagnostic care covered at 100%. After deductible is met: basic restorative care covered at 100%; major restorative care covered at 60%; implants covered at 60%.	Preventive and diagnostic care covered at 100%. After deductible is met: basic restorative care covered at 80%; major restorative care covered at 50%; implants covered at 50%.
Employee Cost <i>(4-tier cost semi-monthly contingent on employee's dependent coverage selected)</i>	Employee Only: \$0.00	Employee Only: \$1.02
	Employee & Spouse: \$2.61	Employee & Spouse: \$3.03
	Employee & Children: \$4.28	Employee & Children: \$4.85
	Employee & Family: \$ 6.90	Employee & Family: \$7.67

Vision

Plan Type	Cost	Comments
Vision 	4-tier system depending on dependent coverage selected.	
	Employee Only	\$0.00
	Employee & Spouse	\$0.41
	Employee & Children	\$0.43
	Employee & Family	\$1.11
	VSP Network: Annual eye exam, non-progressive lenses, and contacts (medically necessary) covered in full.	

City of Maricopa Benefits Summary



Health Savings Account



A HSA is a tax advantaged bank account which provides a way to save for current and future **eligible** health care expenses incurred. For eligible employees, the City of Maricopa contributes \$50.00 on a semi-monthly basis. Unused funds rollover year to year. The IRS requires an employee to meet certain criteria to be eligible for an HSA such that employee:

- Must be covered under a qualified HDHP
- Cannot have other health coverage – including a spouse's Flexible Spending Account (FSA) – unless permitted by the IRS
- Cannot be enrolled in Medicare or TRICARE or claimed as a dependent on someone else's tax return

Employee is sole owner of HSA account. However, if employee uses HSA funds for non-eligible expenses, the money will be taxed and subject to an additional penalty.

Annual maximum contribution limit

The IRS provides maximum annual contribution limits based on employee's HDHP dependent coverage. Limit applies to both employee and employer contributions in a calendar year.

2015 limits as set forth by the IRS:

Single: \$3,350

Family: \$6,650

***NOTE:** As an extra incentive to save money, the IRS allows individuals 55 and older to make an additional \$1,000 catch up contribution each year.*

Flexible Spending Account



An FSA is a tax advantaged financial account which allows an employee to contribute funds to the plan on a pretax basis through payroll deductions. Employee determines the dollar amount to have withheld from each paycheck to pay for qualified medical and dependent care expenses. The entire annual election amount is deposited and made available to employee in its entirety since eligibility effective date. Then, during each pay period, the designated amount will be withheld from employee's paycheck until original deposited amount is paid back. IRS allows for a maximum of \$500 to be rolled over into the next calendar year. Any excess funds are forfeited by participant. An employee may contribute both to an HSA and a limited FSA at the same time; limited FSA would only be able to be used for dental and vision claims only.

Annual maximum contribution limit

2015 annual contribution limits as set forth by the IRS for dependent care FSA as well as limited and general FSA's:



Health Care FSA: \$2,550

Dependent Care FSA: \$5,000

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Retirement and Long-Term Disability

Retirement Plan	Employee & Employer Contributions	Comments
Arizona State Retirement System (ASRS) 	Employee: 11.48% + 0.12% for long term disability = <u>11.60%</u> Employer: 11.48% + 0.12% for long term disability = <u>11.60%</u>	AZ State pension plan, long term disability (<i>LTD</i>), retiree health insurance for qualified government employees among other benefits.
Public Safety Personnel Retirement System (PSPRS) 	Employee: 11.05% Employer: 12.08% for Police personnel 12.20% for Fire personnel	AZ State legislature retirement system for full time certified Peace Officers and full time Firefighters. (<i>Includes LTD</i>)

Short-Term Disability (STD)



Protects income for a short duration (maximum of 24 weeks) in case of illness or injury. 60% of weekly salary up to \$1,000 per week with benefits beginning on 15th day of absence.

Life Insurance/AD&D



City pays for up to \$50,000 life insurance based on employee annual salary and up to \$50,000 AD&D coverage. Employees can purchase supplemental life insurance, AD&D, spouse, and dependent coverage. Employee is guaranteed \$100,000 voluntary life coverage and \$25,000 for spouse. Any employee request over guaranteed issue, would require an Evidence of Insurability (EOI) form.

Additional Benefits

- * Employee Assistance Program (EAP) services paid 100% by the City.
- * 457(b) Deferred Compensation Plans designed to allow employees to save for retirement.

Personal Time Off (PTO) Accruals

Holidays	Vacation	Sick Leave										
<div>10 paid holidays:<table><tr><td>New Year’s Day</td><td>Labor Day</td></tr><tr><td>MLK Day</td><td>Veteran’s Day</td></tr><tr><td>President’s Day</td><td>Thanksgiving</td></tr><tr><td>Memorial Day</td><td>Friday after Thanksgiving</td></tr><tr><td>Independence</td><td>Christmas</td></tr></table>Plus one floating holiday per year.</div>	New Year’s Day	Labor Day	MLK Day	Veteran’s Day	President’s Day	Thanksgiving	Memorial Day	Friday after Thanksgiving	Independence	Christmas	<div>88 hours of vacation accrual per year for first 3 years of employment; accrual increases with years of service for full time staff. <i>Applies only to Fire Personnel working 56 hours per week shifts: accrue 124 hours per year for first 3 years of employment.</i></div>	<div>96 hours of sick leave accrual per year (fixed accrual; doesn’t increase with years of service) <i>Applies only to Fire Personnel working 56 hours per week shifts: accrue 135 hours per year .</i></div>
New Year’s Day	Labor Day											
MLK Day	Veteran’s Day											
President’s Day	Thanksgiving											
Memorial Day	Friday after Thanksgiving											
Independence	Christmas											



Contact Information

Refer to this list when you need to contact one of your benefit vendors. For general information regarding benefits contact Ariana Cota, Human Resources Analyst .

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(623) 215-1389
vkinstner@mahoneygroup.com

CIGNA
Medical, Dental, and HSA
(866) 494—2111
(855) 731-5227 (HSA only)
www.MyCigna.com

AMERITAS
Vision
(800) 487-5553
www.ameritasgroup.com

CIGNA
Life/AD&D & Voluntary Life/AD&D
(800) 538-3543
www.Cignabehavioral.com/CGI

CIGNA
Employee/Life Assistance Program
(800) 538-3543
www.Cignabehavioral.com/CGI

MetLife
Short Term Disability
(800) 858-6506
www.metlife.com

WORKER'S COMPENSATION
Southwest Risk Services
(602) 996-8810 FAX: (602) 996-9045
City Policy #AZW16705

GOLDLEAF PARTNERS
FSA/Dependent Care Accounts
(866) 882 –8442
(480) 782-1842 Fax
www.goldleafpartners.com

Arizona State Retirement System (ASRS)
(602) 240-2000
www.azasrs.gov

AFLAC
Kevin Wakham
(480) 688-4086

Public Safety Personnel Retirement
System (PSPRS)
(602) 255-5575
www.psprs.com

For more information on 457(b) Deferred Compensation Plans
contact HR at (520) 316-6807 or e-mail HR.Benefits@maricopa-az.gov